



Post Employment Health Plan (PEHP®) Fact Sheet and Investment Options

PEHP[®] Fact Sheet and Investment Options

Type of plan	<ul style="list-style-type: none"> • Employee benefit plan • Health reimbursement arrangement (HRA) • Internal Revenue Code Section 501(c)(9)
Assets held	<ul style="list-style-type: none"> • Tax-exempt multiple-employer voluntary employees beneficiary association (VEBA) trusts
Tax advantages	<ul style="list-style-type: none"> • Employer pays no FICA taxes on plan contributions • Employees pay no FICA or federal income taxes on: <ul style="list-style-type: none"> - Contributions made on their behalf - Investment earnings - Benefits paid from the plan
Plan contributions	Employer, mandatory employee and/or contributions on behalf of retirees are permitted.
Plan benefits	<p>Contributions accumulate tax free, and qualified post-employment medical expenses (as defined by Internal Revenue Code Section 213(d)) are reimbursable. Examples include:</p> <ul style="list-style-type: none"> - Health insurance premiums - Medicare Part B premiums - Medicare supplemental insurance premiums - Qualified long-term care premiums - Qualified out-of-pocket medical expenses, including prescription drugs, eyeglasses and doctor co-pays
Benefit flexibility	Upon the employee's separation from service or retirement, requests may be made for the reimbursement of qualified medical expenses and/or medical insurance premiums. Plan-to-plan transfers are also available among accounts with the same employer for plans administered by Nationwide.
Funding options	<ul style="list-style-type: none"> • Universal reimbursement account (105) <ul style="list-style-type: none"> - Funded ongoing with equal dollar contributions per employee, per submission - Minimum annual ongoing contribution is \$120 per employee - Reimbursements may be made for any qualified out-of-pocket medical expense; examples include: health insurance premiums, prescription drugs, eyeglasses, hearing aids and doctor co-pays • Insurance premium reimbursement account (106) <ul style="list-style-type: none"> - Can be funded solely with accrued sick and/or vacation leave (must be required by employer of all eligible plan participants) - May also be funded with a percentage of salary - Minimum annual ongoing contribution is .5% of salary per employee - Reimbursements may only be used for qualified health insurance premium expenses; examples include: health insurance premiums, dental premiums, Medicare Part B premiums and Medicare supplements • Contribution details must be submitted separately for the universal reimbursement account (105) and insurance premium reimbursement account (106) • For collectively bargained plans whose benefits were the subject of good faith bargaining, Nationwide will allow all contributions, including those that are determined as a percentage of the eligible employee's compensation and earnings and any combination of vacation pay, sick pay or other accumulated absence pay, to be directed to the 105 Universal Reimbursement Account and used for any qualifying medical care expense as defined under Internal Revenue Code Section 213(d)(1), which includes but is not limited to health care insurance premiums
Investment options	<p>There are 29 investment options available for employees.</p> <p>Employees have the ability to elect managed account services—Nationwide ProAccount[®]—for independent, professional financial money management of PEHP accounts (additional fees apply).</p>
Plan fees	<ul style="list-style-type: none"> • Employer—Patient-Centered Outcome Research Institute (PCORI)¹ • Employee—0.50% asset management fee plus \$30 administrative fee per year <p>Note: There is no charge for claims reimbursements.</p>
Death of participant	Money is immediately made available to the surviving spouse and/or qualified dependents (as defined by IRC§152(a)) to use for health care expenses. If no surviving spouse or qualified dependents remain to request reimbursement, the account balance is reallocated to the accounts of the remaining members of the immediate employer group for their qualified medical expenses.

¹ The PCORI fee results from Affordable Care Act requirements and is payable to the IRS by July 31 each calendar year.

PEHP® Investment Options

PEHP Variable Annuity, a group variable annuity contract issued by Nationwide Life Insurance Company

Asset allocation		Category
<p>The Nationwide Investor Destinations Funds can be selected based on your personal objectives and risk tolerance, and they are designed to provide asset allocation across several types of investments and asset classes, primarily by investing in underlying funds. Principal value of the fund(s) is not guaranteed at any time, including at the target date. Therefore, in addition to the expenses of the Investor Destination Funds, investors are indirectly paying a proportionate share of the applicable fees and expenses of the underlying funds.</p>	American Funds 2020 Target Date (Class R4)	U.S. Fund
	American Funds 2025 Target Date (Class R4)	U.S. Fund
	American Funds 2030 Target Date (Class R4)	U.S. Fund
	American Funds 2035 Target Date (Class R4)	U.S. Fund
	American Funds 2040 Target Date (Class R4)	U.S. Fund
	American Funds 2045 Target Date (Class R4)	U.S. Fund
	American Funds 2050 Target Date (Class R4)	U.S. Fund
	American Funds 2055 Target Date (Class R4)	U.S. Fund
	American Funds 2060+ Target Date (Class R4)	U.S. Fund
	Nationwide Investor Destinations Aggressive Fund (Service Class)	Large Growth
	Nationwide Investor Destinations Moderately Aggressive Fund (Service Class)	Large Growth
	Nationwide Investor Destinations Moderate Fund (Service Class)	Moderate Allocation
	Nationwide Investor Destinations Moderately Conservative Fund (Service Class)	Moderate Allocation
	Nationwide Investor Destinations Conservative Fund (Service Class)	Conservative Allocation
Small-cap stock funds		
<p>"Small-cap" is an abbreviation of the term "small market capitalization." It's a company whose market capitalization is small or newer. A small-cap stock fund is made primarily of investments in companies that are considered small or newer companies. Small-cap funds involve increased risk and volatility.</p>	Franklin Small Cap Value Fund (Class A)	Small Value
	Nationwide Small Cap Index Fund (Class A)	Small Blend
	Neuberger Berman Small Cap Growth Fund (Class A)	Small Growth
Mid-cap stock funds		
<p>Mid-cap is an abbreviation of the term "middle market capitalization," a company whose market capitalization is mid-range. A mid-cap stock fund is made primarily of investments in companies that are considered mid-range or midsize companies.</p>	AllianzGI NFJ Mid Cap Value Fund (Class A)	Mid-Cap Value
	Nationwide Mid Cap Market Index Fund (Class A)	Mid-Cap Blend
	Invesco Oppenheimer Discovery Mid Cap Growth Fund (Class A)	Mid-Cap Growth
Large-cap stock funds		
<p>Large-cap is an abbreviation of the term "large market capitalization," and that's a company whose market capitalization is very large. A large-cap stock fund is made primarily of investments in companies that are considered large-cap, big corporations.</p>	American Century Ultra® Fund (Investor Class)	Large Growth
	MFS Value Fund (Class R3)	Large Value
	Nationwide Fund Institutional Service Class	Large Blend
	Nationwide S&P 500 Index Fund (Institutional Service Class)	Large Blend
International stock funds		
<p>These are mutual funds that invest primarily in companies located anywhere outside of its investors' country of residence. International investing involves additional risks, including currency fluctuations, political instability, differences in accounting standards and foreign regulations.</p>	MFS International Diversification Fund (Class R3)	Foreign Large Blend
	Oppenheimer Global Fund (Class A)	World Stock
Bond funds		
<p>These are funds invested primarily in bonds, which could include government, corporate, municipal or convertible bonds.</p>	Lord Abbett High Yield Fund (Class R4)	High-Yield Bond
	PIMCO Total Return Fund (Class A)	Immediate-Term Bond

PEHP® Investment Options cont'd

PEHP Variable Annuity, a group variable annuity contract issued by Nationwide Life Insurance Company

Fixed-income securities/cash		
<p>Fixed-income security options are designed to protect principal and may not keep pace with inflation. Their goal is to have lower risks than alternative options, but they're not insured or guaranteed by the FDIC or any other government agency.</p>	<p>Nationwide Money Market Fund (Prime Shares) is made of bonds that might be short or intermediate term with longer maturities than other choices, such as money market funds. An investment in a money market underlying fund is not insured or guaranteed by the FDIC or any other government agency. Although money market funds seek to preserve the value of an investment at \$1.00 per share, it is possible to lose money by investing in the money market.</p>	<p>Money Market</p>
	<p>Nationwide Fixed Account: Guarantees are subject to the claims-paying ability of Nationwide Life Insurance Company.</p>	<p>Fixed Account</p>



The underlying fund prospectuses can be obtained by calling 1-877-677-3678. Before investing, carefully consider the fund's investment objectives, risks, charges and expenses. The underlying fund prospectus contain this and other important information. Read the prospectuses carefully before investing.

Retirement Specialists are registered representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

Nationwide and its representatives do not give legal or tax advice. An attorney or tax advisor should be consulted for answers to specific questions.

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For more complete information, including all charges and expenses, please consult your Nationwide representative or call 1-877-677-3678.

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The PEHP unregistered group variable annuity is issued by Nationwide Life Insurance Company, contract number APO-3350.

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